IN THE CLAIMS:

Please amend the claims as follows:

Claim 1. (Currently Amended): A method for assigning ratings to a fund, comprising the steps of

~~calculating~~ operating a computer to calculate an expected return over a time period for a sector corresponding to the fund based on financial futures corresponding to the sector,

~~calculating~~ operating the computer to calculate an expected range of returns for the sector based on prices of options for the futures, and

~~calculating~~ operating the computer to calculate an expected return for the fund over a time period based on the calculated expected return for the corresponding sector, the expected range of returns for the corresponding sector, and on information specific to the fund, ~~assigning~~ assign a rating based on the expected return for the fund[[;]], and ~~providing~~ provide the assigned rating to a user.

Claim 2. (Original): The method of claim 1, wherein said information specific to the fund includes an annual return adjustment factor equal to the difference between the annualized returns for the fund and a median return for other funds in the sector.

Claim 3. (Original): The method of claim 1, wherein said information specific to the fund includes a factor for the extent to which the funds returns are below the median for that sector for a time period.

Claim 4. (Original): The method of claim 1, wherein, in the step of calculating expected annual returns for the fund, an adjustment for qualitative factors is made.

Claim 5. (Original): The method of claim 1, wherein said step of calculating an expected annual return comprises the steps of calculating a low, and a high expected annual return.

Claim 6. (Original): The method of claim 1, wherein said step of assigning a rating comprises assigning one of a plurality of ratings to each fund.

Claim 7. (Currently Amended): A method for predicting expected returns of a fund, comprising the steps of:

~~calculating~~ operating a computer to calculate an expected return over a time period for a sector corresponding to the fund based on financial futures corresponding to the sector,

~~calculating~~ operating the computer to calculate an expected range of returns for the sector based on prices of options for the futures, and

~~calculating~~ operating the computer to calculate an expected annual return for the fund based on the expected annualized return for the corresponding sector, the expected range of returns for the corresponding sector, and on information specific to the fund.

Claim 8. (Original): The method of claim 10, wherein said information specific to the fund includes an annual return adjustment factor equal to the difference between the annualized returns for the fund and a median return for other funds in the sector.

Claim 9. (Original): The method of claim 10, wherein said information specific to the fund includes a factor for the extent to which the funds returns are below the median for that sector for a time period.

Claim 10. (Original): The method of claim 10, wherein, in the step of calculating expected annual returns for the fund, an adjustment for qualitative factors is made.

Claim 11. (Original): The method of claim 10, wherein said step of calculating an expected annual return comprises the steps of calculating a low, and a high expected annual return.

Claim 12. (Currently Amended): A system for assigning ratings to a fund, comprising:

means for ~~calculating~~ operating the computer to calculate an expected return over a time period for a sector corresponding to the fund based on financial futures corresponding to the sector,

means for ~~calculating~~ operating the computer to calculate an expected range of returns for the sector based on prices of options for the futures,

means for ~~calculating~~ operating the computer to calculate an expected return for the fund over a time period based on the calculated expected return for the corresponding sector, the expected range of returns for the corresponding sector, and on information specific to the fund,

means for ~~assigning~~ operating a computer to assign a rating based on the expected return

for the fund; and

means for ~~providing~~ operating a computer to provide the assigned rating to a user.

Claim 13. (Original): The system of claim 15, wherein said information specific to the

fund includes an annual return adjustment factor equal to the difference between the annualized

returns for the fund and a median return for other funds in the sector.

Claim 14. (Original): The system of claim 15, wherein said information specific to the

fund includes a factor for the extent to which the funds returns are below the median for that

sector for a time period.

Claim 15. (Original): The system of claim 15, wherein said means for calculating

expected annual returns for the fund comprises means for permitting a user to make an

adjustment for qualitative factors.

Claim 16. (Original): The system of claim 15, wherein said means for calculating an

expected annual return comprises means for calculating a low and a high expected annual return.

Claim 17. (Original): The system of claim 15, wherein said means for assigning a rating

comprises means for assigning one of a plurality of ratings to each fund.

Claim 18. (Currently Amended): A ~~storage~~ computer-readable medium ~~having stored therein a plurality~~ of instructions~~, wherein the plurality of instructions, when executed by a processor, cause the processor~~ for controlling a computer to perform the steps of:

calculating an expected return over a time period for a sector corresponding to a fund based on financial futures corresponding to the sector,

calculating an expected range of returns for the sector based on prices of options for the futures,

calculating an expected return for the fund over a time period based on the calculated expected return for the corresponding sector, the expected range of returns for the corresponding sector, and on information specific to the fund, assigning a rating based on the expected return for the fund; and

providing the assigned rating to a user.

Claim 19. (Original): The storage medium of claim 21, wherein said information specific to the fund includes an annual return adjustment factor equal to the difference between the annualized returns for the fund and a median return for other funds in the sector.

Claim 20. (Original): The storage medium of claim 21, wherein said information specific to the fund includes a factor for the extent to which the funds returns are below the median for that sector for a time period.

Claim 21. (Original): The storage medium of claim 21, wherein in the step of calculating expected annual returns for the fund, an adjustment for qualitative factors is made.

Claim 22. (Currently Amended): The storage medium of claim 21, wherein said step of calculating an expected annual return comprises the steps of calculating a low, and a high expected annual return.